

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

In re:

SANDRA HASTY RORIE

S.S. No.: xxx-xx-9240

Mailing Address: 2403 LINDMONT AVENUE, Durham, NC 27704-

Case No. 10-80566

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on March 26, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 26, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)**

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
				**
	AHMSI - Princ. & Int.	1		**
	AHMSI - Escrow	1		**

Date: 3/25/10

Lastname-SS#: Rorie-9240

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	AHMSI - Princ. & Int.	1	\$851	5%	n/a	\$851.00	Residence & Escrow
	AHMSI - Escrow	1	\$228	N/A	n/a	\$228.00	Residence & Escrow
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

S1D - SECURED DEBTS α FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			

S1D - SECURED DEBTS α 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)

Amount

Law Offices of John T. Orcutt, P.C. \$2,450

SECURED TAXES

Secured Amt

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%)

Int. %

Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount**

DMI=

None(\$0)

None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$1,216 per month for 36 months, then

N/A per month for N/A months.

Adequate Protection Payment Period: 21.45 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

The Deed of Trust held by AHMSI is secured by the Debtor's residence and an escrow account. As such, the anti-modification provisions of 1322(b)(2) do not apply.

Accordingly, the Debtor's plan proposes to re-amortize the outstanding balance of \$143,588.76 over the remaining term of the mortgage, from July 2010 to July 2035, at a permanently fixed interest rate of 5%.

This will result in a Principal and Interest payment on this note of \$851.16 for the remaining term.

In the event that AHMSI objects to the periodic payments extending beyond the length of the plan, the Debtor will distribute, pursuant to 1325(a)(5)(B)(ii), property in the form of a new Deed of Trust to AHMSI complying with these terms.

This modification shall be deemed to be in compliance with the requirements of HAMP and the Debtor and AHMSI shall be entitled to distributions from the United States Department of Treasury under such program.

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD

WILLIAM MCDONALD

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Credit Financial Services Post Office Box 451 Durham, NC 27702-0451
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	CSDDUR Post Office Box 530 Durham, NC 27702-0530
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Aaron S Corp FU c/o Collect Resources 823 SE 8th Ave # 200 Deerfield Beach, FL 33441	Duke University
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Absolute Collection Service ** 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601	Durham County Tax Collector Post Office Box 3397 Durham, NC 27701
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	AFNI-Bloom 404 Brock Drive Bloomington, IL 61701	Durham Physician Assoc.
Experian P.O. Box 2002 Allen, TX 75013-2002	American Home Mortgage P O Box 631730 Irving, TX 75063	Internal Revenue Service (MD)** Post Office Box 21126 Philadelphia, PA 19114-0326
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	Ashro 1112 7th Avenue Monroe, WI 53566	Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Blair Corp 307 Liberty Street Warren, PA 16366	North Carolina Department of Re c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040	North Carolina Dept of Revenue* Post Office Box 1168 Raleigh, NC 27602-1168

PSNC Energy
Post Office Box 1398
Gastonia, NC 28053-1398

PSNC Energy
Attn: Bankruptcy Dept.
1426 Main Street Mall, code 130
Columbia, SC 29218

Time Warner
c/o Credit Management
4200 International PKWY
Carrollton, TX 75007

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Verizon NC
500 Technology Dr
Suite 300
Weldon Springs, MO 63304